

**METHOD AND APPARATUS FOR MOTIVATING A CUSTOMER TO SAVE
MONEY FOR USE WITH LATER PURCHASES**

ABSTRACT OF THE DISCLOSURE

5 A system, method, apparatus, means, and computer program code for
providing a benefit to a customer who saves money for use with one or more later
purchases. According to embodiments of the present invention, a customer is
provided with an account upon an establishment date and the customer may add or
add to a benefit (e.g., monetary amount) associated with the account. The customer
10 may be limited or even prevented from accessing any monetary amount or other
benefit associated with the account until a later date referred to herein as the
activation date. A merchant or other party may add a bonus or additional benefit to
the account upon the activation date or on another date. The amount of the bonus or
additional benefit may depend on how much the customer has increased the account
15 after the establishment date.

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